

<b>Information to identify the case:</b>			
Debtor 1	<b>Helen M. Ginter</b>		Social Security number or ITIN <b>xxx-xx-7213</b>
	First Name	Middle Name	Last Name
Debtor 2	<b>Francis R. Ginter</b>		Social Security number or ITIN <b>xxx-xx-9036</b>
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>13-24478-CMB</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Helen M. Ginter

Francis R. Ginter

3/1/19

**By the court:** Carlota M. Bohm  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
Western District of PennsylvaniaIn re:  
Helen M. Ginter  
Francis R. Ginter  
DebtorsCase No. 13-24478-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: mgut  
Form ID: 3180WPage 1 of 2  
Total Noticed: 21

Date Rcvd: Mar 01, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 03, 2019.

db/jdb +Helen M. Ginter, Francis R. Ginter, 600 Beech Hills Road, Jeannette, PA 15644-4038  
 13737012 +FNB Consumer Discount Company, 6291 St. Rt. 30, Greensburg, PA 15601-7597  
 14421446 +Wilmington Savings Fund Society, FSB, d, Serviced by Select Portfolio Servicing,,  
 3217 S. Decker Lake Dr., Salt Lake City, UT 84119-3284

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 02 2019 03:38:20 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946  
 13762944 EDI: AIS.COM Mar 02 2019 08:08:00 American InfoSource LP as agent for, Verizon,  
 PO Box 248838, Oklahoma City, OK 73124-8838  
 13737007 +EDI: CAPITALONE.COM Mar 02 2019 08:13:00 Capital One, PO Box 30281,  
 Salt Lake City, UT 84130-0281  
 13737008 +EDI: CAPITALONE.COM Mar 02 2019 08:13:00 Capital One Bank, PO Box 30281,  
 Salt Lake City, UT 84130-0281  
 13737011 EDI: DISCOVER.COM Mar 02 2019 08:13:00 Discover Financial Services, P Box 15316,  
 Wilmington, DE 19850  
 13741764 EDI: DISCOVER.COM Mar 02 2019 08:13:00 Discover Bank, DB Servicing Corporation,  
 PO Box 3025, New Albany, OH 43054-3025  
 13737014 +EDI: RMSC.COM Mar 02 2019 08:13:00 GE Capital Retail Bank, P.O. Box 965007,  
 Orlando, FL 32896-5007  
 13737015 +EDI: RMSC.COM Mar 02 2019 08:13:00 GE/JCPenney, Po Box 965007, Orlando, FL 32896-5007  
 13737016 +EDI: HFC.COM Mar 02 2019 08:13:00 HSBC Mortgage Services, P.O. Box 9068,  
 Brandon, FL 33509-9068  
 13783747 +EDI: HFC.COM Mar 02 2019 08:13:00 HSBC Mortgage Services, Inc., P.O. Box 21188,  
 Eagan, Minnesota 55121-0188  
 13737017 +EDI: RESURGENT.COM Mar 02 2019 08:13:00 LVNV Funding LLC, PO Box 10497,  
 Greenville, SC 29603-0497  
 13790809 EDI: RESURGENT.COM Mar 02 2019 08:13:00 LVNV Funding, LLC its successors and assigns as,  
 assignee of Citibank (South Dakota),, N.A., Resurgent Capital Services, PO Box 10587,  
 Greenville, SC 29603-0587  
 13790810 EDI: RESURGENT.COM Mar 02 2019 08:13:00 LVNV Funding, LLC its successors and assigns as,  
 assignee of GE Money Bank, Resurgent Capital Services, PO Box 10587,  
 Greenville, SC 29603-0587  
 13737018 +EDI: MID8.COM Mar 02 2019 08:08:00 Midland Funding, 8875 Aero Drive Suite 200,  
 San Diego, CA 92123-2255  
 13737019 EDI: PRA.COM Mar 02 2019 08:08:00 Portfolio Recovery Associates,  
 120 Corporate Blvd Suite 100, Norfolk, VA 23502  
 13796973 EDI: PRA.COM Mar 02 2019 08:08:00 Portfolio Recovery Associates, LLC, POB 12914,  
 Norfolk VA 23541  
 13737009 +E-mail/Text: jennifer.chacon@spservicing.com Mar 02 2019 03:39:40  
 Select Portfolio Servicing, Inc., SPS, Inc., PO Box 65450, Salt Lake City, UT 84165-0450  
 13737020 +EDI: VERIZONCOMB.COM Mar 02 2019 08:08:00 Verizon, P.O. Box 5029,  
 Wallingford, CT 06492-7529

TOTAL: 18

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr U.S. Bank, N.A., successor trustee to LaSalle Ban  
 cr U.S. Bank, N.A., successor trustee to LaSalle Bank  
 cr Wilmington Savings Fund Society, FSB, d/b/a Christ  
 13737010 Citibank South Dakota NA  
 13737013 GE Capital Corporation  
 cr ##+SELECT PORTFOLIO SERVICING, INC, 3815 South West Temple, Salt Lake City, UT 84115-4412  
 TOTALS: 5, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0315-2

User: mgut  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 21

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 03, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 1, 2019 at the address(es) listed below:

Danielle Boyle-Ebersole on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, as indenture trustee, for the CSMC 2017-1 Trust, Mortgage-Backed Notes, Series 2017-1 debersole@hoflawgroup.com, pfranz@hoflawgroup.com  
Glenn R. Bartifay on behalf of Debtor Helen M. Ginter gbartifay@bartifaylaw.com, sfallat@bartifaylaw.com; gbartifay@yahoo.com; lkarageorgiou@bartifaylaw.com  
Glenn R. Bartifay on behalf of Joint Debtor Francis R. Ginter gbartifay@bartifaylaw.com, sfallat@bartifaylaw.com; gbartifay@yahoo.com; lkarageorgiou@bartifaylaw.com  
James Warmbrodt on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, as indenture trustee, for the CSMC 2017-1 Trust, Mortgage-Backed Notes, Series 2017-1 bkgroup@kmlawgroup.com  
KIMBERLY A. BONNER on behalf of Creditor U.S. Bank, N.A., successor trustee to LaSalle Bank National Association, on behalf of the holders of Bear Stearns Asset Backed Securities I Trust 2006-HE1, Asset-Backed Certificates Series 2006-HE1 kab@jsdc.com, jnr@jsdc.com; eaf@jsdc.com  
Matthew Christian Waldt on behalf of Creditor U.S. Bank, N.A., successor trustee to LaSalle Bank National Association, on behalf of the holders of Bear Stearns Asset Backed Securities I Trust 2006-HE1, Asset-Backed Certificates Series 2006-HE1 mwaldt@milsteadlaw.com, bkecf@milsteadlaw.com  
Matthew Christian Waldt on behalf of Creditor SELECT PORTFOLIO SERVICING, INC mwaldt@milsteadlaw.com, bkecf@milsteadlaw.com  
Matthew Christian Waldt on behalf of Creditor U.S. Bank, N.A., successor trustee to LaSalle Bank National Association, on behalf of the holders of Bear Stearns Asset Backed Securities I Trust 2006-HE1, Asset-Backed Certificates Series 2006-HE1 mwaldt@milsteadlaw.com, bkecf@milsteadlaw.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 10